



# First Advantage for Income plan

## Foresters Life Insurance and Annuity Company

### Immediate Annuity

First Advantage for Income is a tax-advantaged immediate annuity that provides you with a secure way to turn your retirement assets into guaranteed<sup>1</sup> retirement income. When you're preparing for the future, the income from a First Advantage for Income immediate annuity can be an important part of your financial plan.

Purchasing an immediate annuity only requires a one-time premium payment. In return for this single premium, you are guaranteed<sup>1</sup> income for the rest of your life. Payments can be scheduled to supplement income from Social Security, a pension or a 401(k) plan.

Please read the "Important Information" section on the guarantees<sup>1</sup> associated with First Advantage for Income that appears on the reverse side.

### Many advantages

First Advantage for Income gives you many advantages:

**Security.** A First Advantage for Income annuity provides security by guaranteeing an income you cannot outlive.

**Safety.** Your payments are backed by the assets and financial strength of Foresters Life Insurance and Annuity Company.

**Stability.** With First Advantage for Income, your annuity payments are not subject to market fluctuations.

**Tax Advantages.** If your annuity is funded with pretax dollars, your tax liability will be spread out over the years you receive payments. If your annuity is funded with after-tax dollars, only a part of each benefit payment is considered interest and is taxable. The remaining part of the benefit payment is considered a return of your principal and is not taxable. Once you have received your entire premium, future payments made thereafter will be fully taxable. Please consult your tax adviser for additional information.

### How can First Advantage for Income benefit you?

Your generation will likely live longer than any previous generation. When you purchase First Advantage for Income, you are assured of an income for the rest of your life<sup>1</sup> and you will have a tax-advantaged supplement to other retirement income, such as Social Security or pension benefits.

**Foresters**   
Financial

<sup>1</sup> All guarantees are subject to the financial strength and claims-paying ability of Foresters Life Insurance and Annuity Company.

First Advantage for Income is approved in the states and with the form number listed below:

SPIA-1 (01-09)(CA)  
SPIA-1 (01-09)(CT)  
SPIA-1 (01-09)(DE)  
SPIA-1 (01-09)(DC)  
SPIA-1 (01-09)(FL)  
SPIA-1 (01-09)(NY)  
SPIA-1 (01-09)(ND)

The following states are approved as form number ICC09-SPIA-1 (01/09):

AL	MD	OR
AZ	MA	PA
AR	MI	RI
CO	MN	SC
GA	MS	TN
HI	MO	TX
ID	NE	UT
IL	NV	VT
IN	NH	VA
IA	NJ	WA
KS	NM	WV
KY	NC	WI
LA	OH	WY
ME	OK	

*Neither Foresters Life Insurance and Annuity Company nor its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.*

## Choose the payout option that meets your needs

Annuity benefits are determined by the amount of the single premium payment, your age, gender and the annuity payment option you choose. There are several different annuity payout options available to you.

**Guaranteed<sup>1</sup> Period Option.** This option provides benefits that are guaranteed<sup>1</sup> for a certain period of time (e.g., 10 or 20 years), or for the rest of the annuitant's life—whichever is greater. If the annuitant dies before the guaranteed<sup>1</sup> period has ended, the remainder of the payments for any guaranteed<sup>1</sup> period will be made to his or her beneficiary.

**Single Lifetime Income Option.** This option maintains the highest annuity benefit payment since there is no guaranteed<sup>1</sup> number of payments. Payments continue for the life of the annuitant and end upon his or her death.

**Joint and Survivor Option.** This option provides guaranteed<sup>1</sup> payments over two lives—the annuitant and joint annuitant—which makes it a popular option for spouses. Payments cease after the death of both joint annuitants. The Joint and Survivor Option may be combined with a Guaranteed<sup>1</sup> Period Option, which means if both annuitants die within the guaranteed<sup>1</sup> period, a beneficiary would receive the remainder of the payments.

Once your annuity is issued, the payments can begin within as little as 30 days. Payments can be received monthly, quarterly, semi-annually or annually.

Immediate annuities have no cash or surrender value. There is no death benefit once the "Free Look" period has expired after annuity payments have begun. The only payments made after the annuitant dies are any remaining guaranteed<sup>1</sup> payments based on the annuity payment option chosen. An immediate annuity is not a savings account or an investment such as a stock, bond or mutual fund.

Contact your Representative for more information about Foresters Life Insurance and Annuity Company's First Advantage for Income or other products, you can contact your Representative, write to us at the address below, call 1-800-832-7783 or visit our website at [www.foresters.com](http://www.foresters.com).

First Advantage for Income annuities are issued by:

## Foresters Life Insurance and Annuity Company

40 Wall Street  
New York, New York 10005  
1-800-832-7783

Distributed by:

Foresters Financial  
40 Wall Street  
New York, New York 10005  
1-800-423-4026

[www.forestersfinancial.com](http://www.forestersfinancial.com)

*Annuities are offered by Foresters Life Insurance and Annuity Company and distributed by Foresters Financial Services, Inc.; each is a wholly owned subsidiary of Foresters Financial Holding Company, Inc.*

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<sup>1</sup> All guarantees are subject to the financial strength and claims-paying ability of Foresters Life Insurance and Annuity Company.